

In re:
Andrew B Gardner
Kelly A. Gardner
Debtors

Case No. 19-13704-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jul 27, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2021:

Recip ID	Recipient Name and Address
db/jdb 14452037	+ Andrew B Gardner, Kelly A. Gardner, 3540 Conrad Street, Philadelphia, PA 19129-1639 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2021 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com
DAVID M. OFFEN	on behalf of Joint Debtor Kelly A. Gardner dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Debtor Andrew B Gardner dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
HAROLD N. KAPLAN	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JOSHUA I. GOLDMAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing Josh.Goldman@padgettlawgroup.com

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angelica.reyes@padgettlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. s/b/m Citizens Bank of Pennsylvania mary@javardianlaw.com,
coleen@javardianlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor New Residential Mortgage LLC bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Kelly A. Gardner Andrew B. Gardner Debtor(s)	CHAPTER 13
New Residential Mortgage, LLC Movant	NO. 19-13704 AMC
vs.	
Kelly A. Gardner Andrew B. Gardner Debtor(s)	11 U.S.C. Sections 362 and 1301
William C. Miller Trustee	

ORDER

AND NOW, this day of , 2021 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 3540 Conrad Street, Philadelphia, PA 19129 (“Property”), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff’s Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff’s Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Date: July 27, 2021



United States Bankruptcy Judge.

Kelly A. Gardner
3540 Conrad Street
Philadelphia, PA 1912900

Andrew B. Gardner
3540 Conrad Street
Philadelphia, PA 19129

David M. Offen
The Curtis Center
601 Walnut Street, Suite 160 West
Philadelphia, PA 19106

William C. Miller
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

KML Law Group, P.C.
Suite 5000 – BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532